

In the United States Patent and Trademark Office

Patent Application Transmittal

Transmitted herewith for filing is the Patent Application of:

Inventor(s): Charles R. Kirk

For: Automatic Signature Verification For Retail Payment Transactions

ASSIGNEE NAME: International Business Machines Corporation

ASSIGNEE RESIDENCE: Armonk, New York

Enclosed are

15 pages of specification, including 24 claims, plus 3 sheets of formal drawings.

X An assignment of the invention to International Business Machines Corporation, Armonk, New York 10504.

A certified copy of a/an application.

X Declaration and Power of Attorney.

X PTO-1449

X A return post card

Filing Fee Calculation (For Other Than Small Entity)

Basic Fee:						\$750.00
Claims Fees:	Filed	Limit	Extra		Rate per Extra	
Total claims:	24	20	4		\$18.00	\$72.00
Independent claims:	3	3	0		\$84.00	\$0.00
Multiple Dependent Claim Presented						\$280.00
Total						\$822.00

Please charge Deposit Account 09-1990 for the Total set forth above. The Commissioner is authorized to charge payment of any additional filing fees required under 37 CFR §1.16 and any patent application processing fees under 37 CFR §1.17 or to credit any overpayment to the identified account. A duplicate copy of this sheet is enclosed.

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Date: August 04, 2003

I hereby certify that I am depositing the papers identified above with the U.S. Postal Service "Express Mail Post Office to Address" service on the above date, addressed to the Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450.

Michele M. Fitzsimmons

Michele M. Fitzsimmons

BY: *[Signature]*

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Date: August 04, 2003

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11324 U.S. PTO
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22151 U.S. PTO
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